

Safe Online Shopping:

Think before you click

The number of people purchasing items over the Internet continues to grow each day. In general, Internet auctions are a relatively safe and convenient means of purchasing goods, saving you time, money and effort; however, there are inherent risks. In fact, Internet purchases are one of the largest source of complaints filed with the Indiana attorney general's office.

THE FOLLOWING TIPS CAN HELP YOU BECOME A SAVVY AND SAFEGUARDED ONLINE SHOPPER.

- Research vendors and personal sellers before making any online purchases. Confirm an online seller's physical address and phone number in case you need to get in touch with them. If you get an e-mail or pop-up message from the seller while you're browsing that asks for financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via e-mail or pop-ups.
- Know what you're getting. Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition. Name-brand items with "too good to be true" prices could be counterfeits.
- Calculate the costs. Check out Web sites that offer price comparisons and then compare "apples to apples." Factor shipping and handling into the total cost of the order and evaluate this final, complete cost against your budget and needs.
- Carefully choose payment methods. Be certain the Web site is secure. Be suspicious if the seller states you can only pay by a money transfer service, such as Western Union, as it is difficult to track someone down without a paper trail. Do not send cash under any circumstances. Consider using an online payment service, such as PayPal, or your credit card, which protects your transaction under the Fair Credit Billing Act. Many companies do not hold consumers responsible for unauthorized charges made online, and some card issuers may provide additional warranty,, return and/or purchase protection benefits. Regardless of your payment method, always insist upon a receipt for your purchase.
- Purchase insurance. Postal insurance is approximately \$1 for every \$100 of insurance purchased. This is a small price to pay in comparison to losing your entire shipment.
- Maintain a paper trail. Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any e-mail(s) you exchange with the seller. Read your credit card statements as you receive them to be on the lookout for unauthorized charges.
- Check a company's privacy policy before doing business with it. A company should allow you to know what personal information its Web site operators are collecting, why and how it will be used. If you can't find a privacy policy — or if you can't understand it — consider taking your business to another site that's more security-conscious and accommodating to customers.

RESOURCES

The Consumer Protection Division of the Office of the Indiana Attorney General works to safeguard the rights of Indiana citizens every day. If you have questions or complaints regarding Internet auction scams or other consumer issues, contact the Attorney General's Consumer Protection Division using the address and phone number listed below, or visit www.IndianaConsumer.com for more information.